



Order Filed on March 13, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

Citigroup Mortgage Loan Trust Inc., Mortgage Pass-

Through Certificates, Series 2005-2, U.S. Bank

National Association, as Trustee

In Re:

Wayne Michael Freer,

Debtor.

Case No.: 19-10179 KCF

Adv. No.:

Hearing Date: 2/27/19 @ 10:00 a.m.

Judge: Katherine C. Ferguson.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: March 13, 2019

A handwritten signature in black ink, appearing to read "Katherine C. Ferguson".
Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtor: Wayne Michael Freer

Case No.: 19-10179 KCF

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2005-2, U.S. Bank National Association, as Trustee, holder of a mortgage on real property located at 780 Jenny Court, Unit 780, Brick, NJ, 08724, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and William H. Oliver, Esquire, attorney for Debtor, Wayne Michael Freer, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by August 31, 2019, or as may be extended by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note, mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee may pay the arrears on Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Wayne Michael Freer
Debtor

Case No. 19-10179-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db +Wayne Michael Freer, 780 Jenny Court, Brick, NJ 08724-7176

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2005-2, U.S. Bank National Association, as Trustee
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST INC., MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-2
nj.bkecf@fedphe.com

Rebecca Ann Solarz on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2005-2, U.S. Bank National Association, as Trustee
rsolarz@kmlawgroup.com

Tiffany L Byczkowski on behalf of Creditor Evergreen Woods Park Condominium Association, Inc.
collections@theassociationlawyers.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr. on behalf of Debtor Wayne Michael Freer bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 7